

**DIFFERENCES IN THE QUALITY OF HOUSING OCCUPIED
BY BLACK AND WHITE HOUSEHOLDS IN RURAL AREAS
OF SOUTH-CENTRAL TENNESSEE, 1968**

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ABSTRACT

A sample of rural residents in a 10-county area of Tennessee which did not have a history of plantation-type agriculture showed that homes occupied by black families were as large, had about the same number of persons per dwelling, were built about the same time, were constructed of similar materials, and had about as good a supply of water as homes occupied by white families. However, where measures of complete plumbing were used, homes occupied by blacks showed significantly lower quality. Black families made repairs and improvements to their homes just as frequently as did the white families and the black families had plans to make just as many improvements and repairs as white families.

KEY WORDS: Rural housing, homeownership, home rental, Negro, family income, employment, Tennessee.

PREFACE

The planning and field survey work for this study were done cooperatively by the School of Agriculture and Home Economics, Tennessee Agricultural and Industrial State University, and the Economic Development Division, Economic Research Service, U.S. Department of Agriculture. Schedules were edited and data were processed by the Department of Agricultural Economics, Southern University and Agricultural and Mechanical College (Louisiana).

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HIGHLIGHTS

Two-fifths of the rural homes in a 10-county area of Tennessee lacked complete plumbing in 1968. The proportion of black families living in homes lacking complete plumbing was about twice that for white families. However, among black families the proportion of homes having hot and cold running water increased from less than 3 percent in 1950 to 31 percent in 1968, compared with an increase from 21 percent to 69 percent for white families.

The median value of the homes reported by blacks was about 20 percent lower than the value of homes reported by whites in 1968. In many instances, this value difference was about equal to the cost of adding complete plumbing.

Numerous studies have shown that rural housing occupied by black families is markedly inferior to housing occupied by white families. This condition has been identified in some parts of the South as being tied to the prevalence of "no cash rent" housing among the black population. The "no cash rent" housing is assumed to have stemmed from the past plantation and sharecropper type of agricultural development.

The study area did not have a history of a plantation or sharecropper type of agricultural development. However, a marked difference in the quality of housing occupied by black and white families was observed with respect to plumbing and value.

In many other respects, houses occupied by whites and blacks were quite similar in the study area. Dwellings occupied by black families were just as large, had about the same number of persons per dwelling, were built about the same time, had outside walls of similar materials and used about the same sources of water as the homes occupied by white families.

Nearly three-fourths of the homes occupied were owned. Ownership among blacks was only slightly lower than that shown for whites, despite the fact that median family income of the black families was only three-fourths as high as that of white families in 1967.

Black families made improvements to their homes just as often as did white families. About 30 percent of the homes were repaired or improved in 1968. The most frequent improvement made was remodeling the kitchen. This was followed by repairing the roof and adding bedrooms.

Only 1 percent of those making repairs reported adding a new furnace. About 50 percent of the homes were heated by a coal or wood stove.

Complete plumbing facilities were added in fewer than 10 percent of the homes that had been improved.

Even though many improvements had been made, more than 50 percent of the respondents indicated more improvements were needed. A larger proportion of blacks (73 percent) than whites (51 percent) indicated this need.

Most homes in the area did not have access to public water systems. But, even in areas where the systems existed, there were many homes that did not have complete plumbing.

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INTRODUCTION

A major goal of the National Housing Policy of the United States, as stated in the Housing Act of 1949, is "a decent home and a suitable living environment for every American family." To accomplish this goal, it specifies that "private enterprise shall be encouraged to serve as large a part of the total need as it can" and that "governmental assistance shall be utilized where feasible to enable private enterprise to serve more of the total need."

Since 1949, there has been a marked improvement in the adequacy of rural housing. The percentage of occupied substandard units declined from 62 percent in 1950 to about 17 percent in 1968. At the same time, the number of occupied units increased about 7 percent.

Housing occupied by the black population did not improve as much. In 1950, black households occupied about one-seventh of the substandard housing in rural areas. By 1960, this share had increased to one-fifth and by 1968 to about one-third. 1/ In 1966, about two-thirds of the homes they occupied in small towns and rural areas were substandard. 2/ The persistence of this condition has been identified in some parts of the South as being tied to the prevalence of "no cash rent" housing among the black population. The "no cash rent" is assumed to have stemmed from the plantation and sharecropper systems which prevailed in Southern agriculture in the past. 3/

Little is known about the status of housing occupied by black households in areas where they represent about 10 percent of the rural population and where the plantation type of agriculture did not prevail. In such an area, how would their housing compare with housing occupied by whites, and if there is a difference, to what may it be attributed? Such information is needed to help evaluate current programs and identify areas of inadequacy.

Purpose of Study

The purpose of this study was to determine the status of housing occupied by black and white households in an area where plantation-type agriculture

1/ Statistical Abstracts of the United States and U.S. Census of Housing.

2/ Recent Trends in Social and Economic Condition of Negroes in the United States. U.S. Dept. Commerce, BLS Report 347, July 1968, p. 19.

3/ Hurst, Robert L. Rural Housing in the Northeastern Coastal Plain area of South Carolina. U.S. Dept. Agr. Econ. Rpt. No. 163, July, 1969, p.1.

did not exist, and to indicate what improvements have been made and where they may be needed.

Method of Study

The investigation was confined to a 10-county area of south-central Tennessee which included the counties of Bedford, Coffee, Franklin, Giles, Grundy, Lawrence, Lincoln, Marshall, Maury, and Moore. Socioeconomic data for 1950 and 1960 were obtained from the censuses of population and housing for those years. A randomized sample of the rural households was selected to obtain additional data about the socioeconomic and housing conditions in the area in 1968.

To insure that each household had an equal chance of being included in the sample, two steps were followed. First, the counties were stratified according to similar characteristics and five counties were selected as sample counties. Second, the Master Sample of the Department of Agriculture was used and 1.7-percent area segments were selected for each of the sample counties. All households in the segment areas were visited. Subsequently, to obtain a more adequate sampling of the black population, the area segments were increased threefold and only the black households were visited. A total of 717 white households and 173 black households were interviewed.

DESCRIPTION OF THE STUDY AREA

Physical Characteristics

The 10 counties selected for study encompass about 3 million acres. The northernmost county is about 30 miles south of Nashville and the southernmost counties extend along the northern border of Alabama for about 100 miles.

The topography is rolling and the terrain is a western extension of the flatter area of the Appalachian Mountains. About two-thirds of the area is in farms, but only one-seventh of the area is in cropland. Farming as it developed in the area was small scale with primary emphasis being on livestock enterprises. The average size of farm in the area in 1964 was 132 acres with about 26 acres in cropland. 4/

Major transportation arteries crisscross the area, with highways being the principal means of transportation. Interstate 24, connecting Nashville and Atlanta via Chattanooga, cuts a diagonal southeast to northeast through the area. Also, Interstate 65 bisects the area connecting Huntsville, Ala., and Nashville, Tenn. Highway 64 runs the length of the State through the southern border counties. In general, transportation facilities are excellent for the rapid movement of traffic to and from the area, and to metropolitan areas (fig. 1).

Population

Most of the population within the 10-county area was rural in 1950, 1960, and 1970. However, the rural proportion of the population declined over the

4/ 1964 Census of Agriculture.

MAJOR HIGHWAYS THROUGH 10-COUNTY STUDY AREA

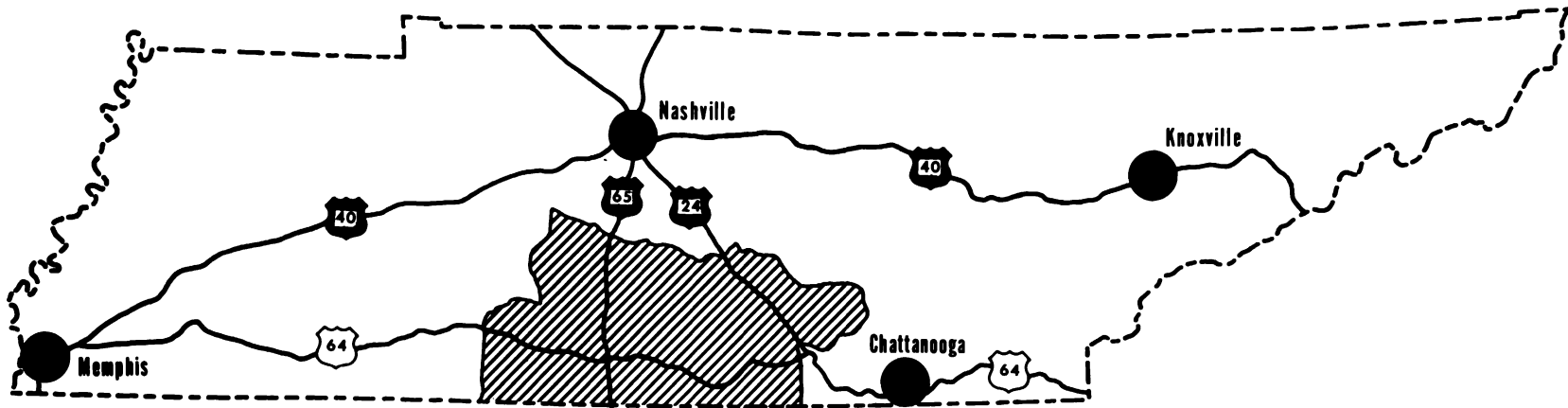


Figure 1

20-year period (table 1). From 1950 to 1970, the urban population increased about 66 percent and the rural population decreased 18 percent. In terms of total population, there was a 3-percent increase in the entire area from 1950 to 1970. Since this increase was considerably below the net increase of births over deaths, rapid outmigration must have occurred.

Recently, it appears that the rate of outmigration may have slowed down. This assumption is based on the fact that total population increased from 1960 to 1970, whereas it had decreased from 1950 to 1960, and the net reproduction rate changed only slightly between these two periods.

The racial composition of the population in the 10-county area is predominantly white. The proportion of whites has been increasing relative to the black population (table 2). Yet, in 1970, the black population represented about 9 percent of the total population in the area, which is only slightly below the national average of 11 percent. It was concluded, therefore, that the area still retains a white-black ratio similar to that found at the national level.

Employment

The study showed that 96 percent of the heads of households who were in the labor force were employed in 1968 (table 3). This percentage was slightly below that shown for the entire 10-county area in 1960 (appendix table 1).

Employment level for the black household heads was about 4 percent below that for the white household heads. Also, the level of full-time employment for blacks was about 13 percent below that for whites.

In 1968, nearly one-third of the household heads were not in the labor force. A slightly higher proportion of blacks than whites were in this group, primarily because more of the blacks had disabilities than did the whites.

About 70 percent of the household heads who were not in the labor force were retired.

For those heads of households who were employed in 1968, about 60 percent were employed as farmers or as unskilled laborers (table 4). Blacks were employed most often as farm laborers, whereas whites were employed as unskilled laborers in nonagricultural employment. This situation was similar to that existing in 1960 (appendix table 1).

Family Income

In 1960, two-thirds of the Nation's substandard homes in rural areas were occupied by families with incomes below \$3,000. ^{5/} About 43 percent of the households in the study area had incomes below \$3,000 in 1968 (table 5).

^{5/} Bird, Ronald, and others. Status of Rural Housing in the United States. U.S. Dept. Agr. Econ. Rpt. No. 144, Sept. 1968, p. 5.

Table 1.--Rural and urban distribution of population by counties, 10-county area, south-central Tennessee, 1950, 1960, 1970

Year and county	Total	Urban	Rural	
	Number	Number	Number	Percent
1950:				
Bedford.....	23,627	9,456	14,171	59.9
Coffee.....	23,049	7,562	15,487	67.2
Franklin.....	25,431	3,974	21,457	84.4
Giles.....	26,961	5,762	21,199	78.6
Grundy.....	12,558	---	12,558	100.0
Lawrence.....	28,818	5,442	23,376	81.1
Lincoln.....	25,624	5,447	20,177	78.7
Marshall.....	17,768	5,164	12,604	70.9
Maury.....	40,368	13,842	26,526	65.7
Moore.....	3,948	---	3,948	100.0
Total.....	228,152	56,649	171,503	75.2
1960:				
Bedford.....	23,150	10,466	12,684	54.8
Coffee.....	28,603	16,022	12,581	44.0
Franklin.....	25,528	4,910	20,618	80.0
Giles.....	22,410	6,616	15,794	70.5
Grundy.....	11,512	---	11,512	100.0
Lawrence.....	28,049	8,042	20,007	71.3
Lincoln.....	23,829	6,804	17,025	71.4
Marshall.....	16,859	6,338	10,521	62.4
Maury.....	41,699	20,545	21,154	50.7
Moore.....	3,454	---	3,454	100.0
Total.....	225,093	79,743	145,350	64.6
1970:				
Bedford.....	25,039	12,262	12,777	51.0
Coffee.....	32,572	20,979	11,593	35.6
Franklin.....	27,244	5,751	21,493	78.9
Giles.....	22,138	6,989	15,149	68.4
Grundy.....	10,631	---	10,631	100.0
Lawrence.....	29,097	8,889	20,208	69.5
Lincoln.....	24,318	7,030	17,288	71.1
Marshall.....	17,319	7,207	10,112	58.4
Maury.....	43,376	25,001	18,375	42.4
Moore.....	3,568	---	3,568	100.0
Total.....	235,302	94,108	141,194	60.0

Source: 1950, 1960, and 1970 Censuses of Population.

Table 2.--Percentage distribution of occupied dwellings by race, 10-county area, south-central Tennessee, 1960 and 1970

County	1960		1970	
	White	Black <u>1/</u>	White	Black
	Percent	Percent	Percent	Percent
Bedford.....	88.7	11.3	90.0	10.0
Coffee.....	96.6	3.4	96.8	3.2
Franklin.....	92.4	7.6	93.5	6.5
Giles.....	83.9	16.1	86.1	13.9
Grundy.....	100.0	0.0	98.9	1.1
Lawrence.....	98.4	1.6	98.3	1.7
Lincoln.....	87.9	2.1	89.8	10.2
Marshall.....	90.2	9.8	90.7	9.3
Maury.....	80.8	19.2	83.3	16.7
Moore.....	93.4	6.6	96.7	3.3
Total.....	89.9	10.1	91.2	8.8

1/ Includes less than 0.1 percent other races.

Source: 1960 and 1970 Censuses of Housing.

Table 3.--Distribution of white and black household heads by employment status, 10-county area, south-central Tennessee, 1968

Employment status	White		Black <u>1/</u>	
	Number	Percent	Number	Percent
All households.....	717	100.0	173	100.0
In labor force.....	495	100.0	106	100.0
Employed.....	477	96.4	97	91.5
Part-time.....	38	7.7	17	16.0
Full-time.....	439	88.7	80	75.5
Unemployed.....	<u>2/</u> 18	3.6	<u>3/</u> 9	8.5
Not in labor force.....	222	100.0	67	100.0
Enrolled in school...	1	.5	0	
Housewife.....	28	12.6	10	14.9
Retired.....	159	71.6	41	61.2
Disabled.....	34	15.3	16	23.9

1/ If samples are combined to represent study area, the number of black households has to be divided by 3. This is due to the different sampling rate for the two populations.

2/ Ten respondents reported household incomes over \$3,000.

3/ Three respondents reported household incomes over \$3,000.

Table 4.--Distribution of white and black household heads by type of occupation,
10-county area, south-central Tennessee, 1968

Type of occupation	White		Black	
	Number	Percent	Number	Percent
Farm operators.....	119	26.3	13	13.8
Farm laborers.....	13	2.9	34	36.3
Laborers (except farm and mine).....	156	34.5	6	6.4
Clerical and sales.....	7	1.5	--	--
Craftsman, operative and other kindred workers..	105	23.3	13	13.8
Service workers.....	23	5.1	16	17.0
Household service.....	--	--	10	10.6
Professional, managers, proprietors, and others...	29	6.4	2	2.1
Total.....	<u>1/</u> 452	100.0	<u>2/</u> 94	100.0

1/ Twenty-five respondents did not report occupation class.

2/ Three respondents did not report occupation class.

Table 5.--Distribution of white and black households by net household income
classes, 10-county area, south-central Tennessee, 1968

Net household income class <u>1/</u>	White		Black	
	Number	Percent	Number	Percent
\$0 to \$999.....	71	10.1	31	18.1
\$1,000 to \$1,999.....	124	17.6	38	22.2
\$2,000 to \$2,999.....	96	13.6	33	19.3
\$3,000 to \$4,999.....	221	31.4	42	24.6
\$5,000 to \$7,499.....	125	17.8	21	12.3
\$7,500 to \$9,999.....	44	6.2	5	2.9
\$10,000 and over.....	23	3.3	1	.6
Total.....	<u>2/</u> 704	100.0	<u>3/</u> 171	100.0
----- Dollars -----				
Median income.....	3,414		2,515	

1/ Net household income includes net cash income from business ventures
and cash income to all household members.

2/ Thirteen respondents did not report income.

3/ Two respondents did not report income.

About two-fifths of the whites and three-fifths of the black households fell into this category.

Median family income for the black households was about three-fourths as high as that for the whites. This situation has markedly improved since 1960, when about 50 percent of the black families in the 10-county area had incomes as high as the whites (appendix table 2).

HOUSING IN THE STUDY AREA

Number and Location of Dwellings

The study showed that the number of occupied rural homes increased about 5 percent from 1960 to 1968, in comparison with a 9-percent decrease from 1950 to 1960. The number of homes occupied by blacks increased by about the same percentage as that for whites during the 1960's. In comparison, during the 1950's the number of homes occupied by blacks decreased 40 percent while those occupied by whites decreased only 7 percent.

There has been a marked shift in the location of rural housing. In 1968, 31 percent of the rural homes were on farms, compared with 43 percent in 1960 and 60 percent in 1950 (table 6). In terms of total housing units, the number of rural nonfarm dwellings increased about 11,400 units and the number of farm dwellings decreased 13,300 units in the 19-year period. This shift may not have been as much a change in the location of the dwelling unit as a change in the occupation of the household head.

The shift out of farming by the white population during the 1960's was not nearly as rapid as during the 1950's. The decline was 22 percent during the 1960's, compared with 33 percent during the 1950's. But, for the black population, the shift out of agriculture retained its same brisk pace of about 48 percent for each time period.

Rural nonfarm location portrayed a different story. The number of dwellings occupied by whites increased 26 percent during the 1960's, compared with 34 percent during the 1950's. The number of homes occupied by black families increased 36 percent during the 1960's compared with a 3 percent decline during the 1950's.

In terms of the total rural area, the percentage of homes occupied by black families in 1968 was about the same as in 1960. This was a marked reversal from the pattern of the 1950's when outmigration was faster among blacks than among whites.

Quality of Housing

There is no universally accepted measure of housing quality. Various measures, such as durability of structure, adequacy of plumbing, size of dwelling, amount of living space per person, adequacy of heating, and the like, are being used. The statistical classifications most commonly used to identify quality are standard and substandard. This terminology does not appear in the census of housing but is derived from census classifications on structural condition and plumbing adequacy. A substandard home is one that is

Table 6.--Number and percentage of occupied farm and rural nonfarm homes by race, 10-county area, south-central Tennessee, 1950, 1960, and 1968

Race and year	Total		Farm		Rural nonfarm	
	Number	Percent	Number	Percent	Number	Percent
Total:						
1950 1/...	43,812	100.0	26,171	59.7	17,641	40.3
1960 2/...	39,919	100.0	16,984	42.5	22,935	57.5
1968 3/...	41,883	100.0	12,857	30.7	29,026	69.3
White:						
1950 1/...	39,845	100.0	24,079	60.4	15,766	39.6
1960 2/...	37,093	100.0	15,971	43.1	21,122	56.9
1968 3/...	38,944	100.0	12,384	31.8	26,560	68.2
Black:						
1950 1/...	3,967	100.0	2,092	52.7	1,875	47.3
1960 2/...	2,826	100.0	1,013	35.8	1,813	64.2
1968 3/...	2,939	100.0	473	16.1	2,466	83.9

1/ Derived from 1950 Census of Housing.

2/ Derived from 1960 Census of Housing.

3/ Estimated from 1968 survey data.

dilapidated or lacks complete plumbing; a standard unit is not dilapidated and has complete plumbing. Complete plumbing encompasses the following facilities: (a) Hot and cold running water in the structure, (b) flush toilet for private use, and (c) bathtub or shower for private use.

In 1967, the Bureau of the Census, evaluating the use of the three subjective measures of structure (sound, deteriorating, dilapidated), found that the statistics gathered in 1960 were inaccurate. Also, it found that 87 percent of the structures that were rated as dilapidated in rural areas lacked complete plumbing. 6/ Therefore, it concluded that a comparison based on plumbing facilities for census years would have more meaning than a standard-substandard comparison. So questions relative to the quality of structure were not included in the 1968 survey, but questions on plumbing were included.

The survey results showed that about 66 percent of the homes had hot and cold running water in 1968, compared with 48 percent in 1960 and 20 percent in 1950 (table 7). Since most housing units having hot and cold running water also have complete plumbing facilities, it was concluded that there had been a marked improvement in the quality of housing. More improvement occurred during the 1950's than during the 1960's.

Among black families, the percentage improvement in the number of homes having hot and cold running water was ninefold from 1950 to 1968, compared

6/ Measuring the Quality of Housing, An Appraisal of Census Statistics and Methods. U.S. Bureau of Census Working Paper No. 25, 1967, p. 66.

with a threefold increase for the white families. But the black families started from a low base. In terms of the total number of homes, 48 percent of the white homes had hot and cold running water added during the 18-year period compared with 29 percent of the homes occupied by black families.

Table 7.--Number and percentage of occupied rural homes by race and by type of water supply, 10-county area, south-central Tennessee, 1950, 1960, and 1968

Race and year	:Hot and cold :running water	:Cold water only : :inside structure	: Piped water : :outside structure	: No piped : : water	: Total
	<u>Number</u>				
Total:					
1950 1/...	8,581	4,777	1,258	29,196	43,812
1960 2/...	19,204	3,114	2,289	15,312	39,919
1968 3/...	27,665	3,370	994	9,854	41,883
White:					
1950 1/...	8,482	4,547	891	25,925	39,845
1960 2/...	18,865	2,916	2,035	13,277	37,093
1968 3/...	26,754	3,038	662	8,490	38,944
Black:					
1950 1/...	99	230	367	3,271	3,967
1960 2/...	399	198	254	2,035	2,826
1968 3/...	911	332	332	1,364	2,939
	<u>Percent</u>				
Total:					
1950 1/...	19.6	10.9	2.9	66.6	100.0
1960 2/...	48.1	7.8	5.7	38.4	100.0
1968 3/...	66.1	8.0	2.4	23.5	100.0
White:					
1950 1/...	21.2	11.5	2.2	65.1	100.0
1960 2/...	50.8	7.9	5.5	35.8	100.0
1968 3/...	68.7	7.8	1.7	21.8	100.0
Black:					
1950 1/...	2.5	5.8	9.3	82.5	100.0
1960 2/...	12.0	7.0	9.0	72.0	100.0
1968 3/...	31.0	11.3	11.3	46.4	100.0
1/	1950 Census of Housing.				
2/	1960 Census of Housing.				
3/	1968 survey data.				

Space Adequacy

Generally, a housing unit is considered to have adequate space if there is not more than one person per room or not more than two persons per bedroom. Either measure gives similar results. The number of persons per room was used in this study.

Dwellings in this area are far more adequate in terms of space than in terms of complete plumbing facilities. About 94 percent of the homes had adequate space (table 8) compared with 66 percent with adequate plumbing in 1968 (table 7).

Family sizes decreased rapidly from 1950 to 1968. As a result, overcrowding decreased from about one-quarter of the homes in 1950 to about one-twentieth in 1968.

Inadequate space was more prevalent among black families than white families in 1968 (13 percent compared with 5 percent), but the improvement in space adequacy since 1950 was greater among black households than among white households. During the 18-year period, the number of homes with adequate space increased 24 percent for black families and 21 percent for the white households.

Table 8.--Number and percentage of occupied rural homes by race and number of persons per room, 10-county area, south-central Tennessee, 1950, 1960 and 1968

Race and year	Persons per room				Total	
	One or less		More than one		Number	Percent
	Number	Percent	Number	Percent		
Total:						
1950 1/.....	29,536	74.1	10,309	25.9	39,845	100.0
1960 2/.....	30,877	83.2	6,216	16.8	37,093	100.0
1968 3/.....	36,919	94.8	2,025	5.2	38,944	100.0
White:						
1950 1/.....	2,491	62.8	1,476	37.2	3,967	100.0
1960 2/.....	1,900	67.2	926	32.8	2,826	100.0
1968 3/.....	2,557	87.0	382	13.0	2,939	100.0
Black:						
1950 1/.....	32,027	73.1	11,785	26.9	43,812	100.0
1960 2/.....	32,777	82.1	7,142	17.9	39,919	100.0
1968 3/.....	39,476	94.3	2,407	5.7	41,883	100.0
1/ Derived from 1950 Census of Housing. 2/ Derived from 1960 Census of Housing. 3/ Estimated from 1968 survey data.						

Tenure

Homeownership becomes a prominent factor when evaluating programs to improve housing. Homeownership increased sharply--from 61 percent in 1950 to 74 percent in 1968--in the study area during the 18-year period (table 9), although the total number of housing units decreased.

The racial composition also changed with respect to tenure. Although homeownership increased among both whites and blacks, the increase was proportionally higher for blacks. In 1950, the differential between rural whites

and blacks with respect to ownership was 16 percent. By 1968, this gap had narrowed to 6.5 percent, with 75 percent of the white families and 69 percent of the black families owning their homes. Both whites and blacks in the sample areas had a higher ownership average than the average for the Nation in 1968. 7/

Table 9.--Number and percentage of occupied rural homes by race and tenure, 10-county area, south-central Tennessee, 1950, 1960, and 1968

Race and year		Total		Tenure			
		Number	Percent	Owners		Renters	
				Number	Percent	Number	Percent
Total:							
1950	<u>1/</u> ...	43,812	100.0	26,892	61.4	16,920	38.6
1960	<u>2/</u> ...	39,919	100.0	27,589	69.1	12,330	30.9
1968	<u>3/</u> ...	41,883	100.0	31,128	74.3	10,755	25.7
White:							
1950	<u>1/</u> ...	39,845	100.0	25,040	62.8	14,805	37.2
1960	<u>2/</u> ...	37,093	100.0	26,169	70.5	10,924	29.5
1968	<u>3/</u> ...	38,944	100.0	29,041	74.6	9,853	25.4
Black:							
1950	<u>1/</u> ...	3,967	100.0	1,852	46.7	2,115	53.3
1960	<u>2/</u> ...	2,826	100.0	1,420	50.2	1,406	49.8
1968	<u>3/</u> ...	2,939	100.0	2,037	69.3	902	30.7

1/ Derived from 1950 Census of Housing.

2/ Derived from 1960 Census of Housing.

3/ Estimated from 1970 Census of Population and 1968 survey data.

Most homes were fully paid for; 60 percent of housing occupied by whites was fully paid for, compared with 56 percent for the black population (table 10). The percentage of owner-occupied housing fully paid for was 80 percent for both groups. This fact may indicate no difference in the rate of delinquency between the groups or it may mean the number of years of the mortgage contracts has been adjusted to fit the repayment needs of the two groups. The small difference in the percentage of ownership between races when compared with the marked difference in family incomes indicates considerable effort on the part of the black population to gain ownership during the 1960's.

Among the rental groups, no cash rent was more prevalent among white than among black households. This was a complete reversal of the situation found in other areas of the South in 1966. 3/

Among rural nonfarm households, there was no significant difference in the tenure arrangements for white and black households. Among farmers, a higher percentage of the white families owned than rented; the same was true among black families, but the ratio was slightly smaller.

7/ Statistical Abstract of the United States, 1970.

8/ Ronald Bird, (discussant). Rural Housing in the United States, Essential Steps Required to Upgrade It. The Quality of Rural Living, National Academy of Science, 1971, pp. 91-93.

Table 10.--Number and percentage of dwellings occupied by white and black households by location and tenure, 10-county area, south-central Tennessee, 1968

Location and tenure	White-occupied dwellings		Black-occupied dwellings ^{1/}	
	Number	Percent	Number	Percent
All rural:				
Owned.....	536	74.9	120	69.4
Paid for.....	432	60.4	97	56.1
Being bought....	104	14.5	23	13.3
Rented.....	180	25.1	53	30.6
Cash rent.....	99	13.8	38	22.0
No cash rent....	81	11.3	15	8.6
Total.....	^{2/} 716	100.0	173	100.0
Rural nonfarm:				
Owned.....	335	68.6	100	69.0
Paid for.....	255	52.3	80	55.2
Being bought....	80	16.3	20	13.8
Rented.....	153	31.4	45	31.0
Cash rent.....	88	18.0	34	23.4
No cash rent....	65	13.3	11	7.6
Total.....	^{2/} 488	100.0	145	100.0
Rural farm:				
Owned.....	201	88.2	20	71.4
Paid for.....	177	77.7	17	60.7
Being bought....	24	10.5	3	10.7
Rented.....	27	11.8	8	28.6
Cash rent.....	11	4.8	4	14.3
No cash rent....	16	7.0	4	14.3
Total.....	228	100.0	28	100.0

^{1/} Different sampling rate; see footnote 1, table 3.

^{2/} One respondent did not report tenure.

Year of Construction

Quality of housing is often reflected in the age of the dwelling unit. The older houses generally exhibit fewer modern features, are more likely to be dilapidated, and more often are in need of repair. Among those households providing information on age of dwelling, 71 percent of the occupied houses were constructed prior to 1950, 13 percent were constructed in the 1950's, and 16 percent in 1960-68 (table 11). A comparison between races showed no significant difference with respect to year of construction of the home occupied.

As the newness of the dwellings increased, the percentage of owned houses also increased. For example, about 70 percent of the dwellings constructed prior to 1950 were owned, whereas about 80 percent of the houses built in the 1950's and 88 percent of the houses built in 1960-68 were owned.

A slightly higher proportion of blacks than whites rented houses built prior to 1950. About the same percentages of whites and blacks rented housing

constructed in the 1950's, while a slightly higher proportion of whites than blacks rented housing built in 1960-68.

Farmhouses tended to be older than rural nonfarm homes. More than four-fifths of the homes occupied by farmers were built before 1950, compared with two-thirds for the rural nonfarm group (appendix table 3). The farm sample was too small to show racial difference for homes built after 1950.

Value of Dwelling and Land

The value of a dwelling should be closely correlated with its adequacy. To permit respondents to estimate values, each respondent was shown the value classes in table 12 and asked to report the value his house and land would sell for in 1968. Because the house and land values reported by farmers may include sizable acreages, the farmers' estimates were deleted in analyzing the data.

Table 11.--Number and percentage of dwellings occupied by white and black households by tenure and by year built, 10-county area, south-central Tennessee, 1968

Tenure and year house was built	White-occupied dwellings		Black-occupied dwellings ^{1/}	
	Number	Percent	Number	Percent
All housing:				
1960-68.....	115	16.4	20	11.6
1950-59.....	90	12.8	27	15.7
Prior to 1950.....	497	70.8	125	72.7
Total.....	<u>2/</u> 702	100.0	<u>3/</u> 172	100.0
Owned:				
1960-68.....	101	19.1	18	15.1
1950-59.....	72	13.6	22	18.5
Prior to 1950.....	357	67.4	79	66.4
Total.....	530	100.0	119	100.0
Rented:				
1960-68.....	14	8.1	2	3.8
1950-59.....	18	10.5	5	9.4
Prior to 1950.....	140	81.4	46	86.8
Total.....	172	100.0	53	100.0

^{1/} Different sampling rate; see footnote 1, table 3.

^{2/} Fifteen respondents did not report year house was built.

^{3/} One respondent did not report year house was built.

The values reported for rural nonfarm units were quite low, and the values reported for housing occupied by blacks were about 20 percent lower than those reported for housing occupied by whites. The median value for owned black housing was \$5,462 compared with \$6,528 for owned white housing (table 12).

Both races reported low values for rented dwellings, but blacks reported lower values than whites. About 80 percent of the black renters said their

Table 12.--Number and percentage of rural nonfarm dwellings occupied by white and black households by tenure and by values of house and lot, 10-county area, south-central Tennessee, 1968

Tenure and value of house and lot:	White-occupied dwellings 1/		Black-occupied dwellings 2/	
	Number	Percent	Number	Percent
Owned:				
Under \$2,500.....	56	18.4	16	16.0
\$2,500 to \$4,999.....	52	17.1	29	29.0
\$5,000 to \$7,499.....	72	23.7	27	27.0
\$7,500 to \$9,999.....	43	14.1	8	8.0
\$10,000 to \$14,999.....	48	15.8	10	10.0
\$15,000 and over.....	33	10.9	10	10.0
Total.....	<u>3/</u> 304	100.0	<u>4/</u> 100	100.0
Rented:				
Under 2,500.....	36	33.9	14	40.0
\$2,500 to \$4,999.....	32	30.2	14	40.0
\$5,000 to \$7,499.....	22	20.8	4	11.4
\$7,500 and over.....	16	15.1	3	8.6
Total.....	<u>5/</u> 106	100.0	<u>6/</u> 35	100.0

1/ One respondent did not report tenure.

2/ Different sampling rate; see footnote 1, table 3.

3/ Thirty-one respondents did not report value. The median value reported was \$6,528.

4/ The median value reported was \$5,462.

5/ Forty-seven respondents did not report value. The median value reported was \$3,750.

dwelling and lot would sell for less than \$5,000, compared with 64 percent of the whites.

To evaluate the relationship between reported values and adequacy of housing as commonly measured, the values were compared with adequacy of plumbing. Plumbing adequacy was used because it gave about the same results in 1960 in rural areas as the substandard-standard definition. Since the value ratings for renters may be biased downward, the renters were deleted from the analysis. Also, the farm group was excluded for reasons mentioned previously.

For owned rural nonfarm housing, the data showed a marked difference between races in the value of housing and completeness of plumbing (table 13). The percentage of black housing lacking complete plumbing was higher for every value class than it was for white housing. Why this condition prevailed, even though more black dwellings than white dwellings were on public water systems could not be ascertained.

More than 75 percent of the dwellings and land valued at less than \$2,500 lacked complete plumbing. When values of \$7,500 were reached, most homes had complete plumbing. These results tend to explain why, when census value classes are correlated with the standard-substandard ratings, few significant

Table 13.--Number and percentage of owned rural nonfarm dwellings with and without complete plumbing, by race and by values of house and lot, 10-county area, south-central Tennessee, 1968

Race and value of house and land	Total		With complete plumbing 1/		Without complete plumbing 2/	
	Number	Percent	Number	Percent	Number	Percent
White:						
Under \$2,500.....	56	100.0	13	23.2	43	76.8
\$2,500 to \$4,999...	52	100.0	36	69.2	16	30.8
\$5,000 to \$7,499...	72	100.0	50	69.4	22	30.6
\$7,500 to \$9,999...	43	100.0	35	81.4	8	18.6
\$10,000 to \$14,999..	48	100.0	43	89.6	5	10.4
\$15,000 and over....	33	100.0	27	81.8	6	18.2
Total.....	3/304	100.0	204	67.1	100	32.9
Black: 4/						
Under \$2,500.....	16	100.0	--	0.0	16	100.0
\$2,500 to \$4,999...	29	100.0	4	13.8	25	86.2
\$5,000 to \$7,499...	27	100.0	10	37.0	17	63.0
\$7,500 to \$9,999...	8	100.0	5	62.5	3	37.5
\$10,000 to \$14,999..	10	100.0	7	70.0	3	30.0
\$15,000 and over....	10	100.0	7	70.0	3	30.0
Total.....	100	100.0	33	33.0	67	67.0

1/ Complete plumbing is a dwelling having hot and cold running water, a flush toilet, and a bathroom.

2/ Dwellings lacking one or more of the plumbing items listed under complete plumbing.

3/ One respondent did not report tenure and 31 did not report value.

4/ Different sampling rate; see footnote 1, table 3.

relationships are found to exist. The reason is that the lowest value class shown in census data--under \$5,000-- is too high to clearly identify the sub-standard homes in rural areas.

Type of Exterior Walls

In general, there was no significant difference by race in the quality of housing as indicated by the type of exterior walls (table 14). A slightly higher proportion of the dwellings occupied by whites than of those occupied by blacks had wood siding, but a slightly higher percentage of the blacks occupied brick or cinderblock homes.

The most prevalent type of outside covering of the structures was wood siding, followed by tarpaper or composition siding. More than 60 percent of the homes had these two types of siding.

Size of Dwelling

In terms of number of rooms, the size of structure occupied by the white and black populations was about the same (table 15). Over one-half of each

Table 14.--Number and percentage of rural dwellings, occupied by white and black households, by type of exterior walls on dwelling, 10-county area, south-central Tennessee, 1968

Type of exterior walls	White-occupied dwellings		Black-occupied dwellings ^{1/}	
	Number	Percent	Number	Percent
Wood siding.....	360	50.3	73	42.5
Asbestos shingles or wood shakes.....	110	15.3	18	10.5
Tarpaper or composition siding.....	109	15.2	36	20.9
Brick.....	68	9.5	11	6.4
Concrete or cinderblock...	16	2.2	14	8.1
Stone.....	10	1.4	3	1.7
Stucco.....	6	.8	1	0.6
Other combination.....	38	5.3	16	9.3
Total.....	717	100.0	<u>2/</u> 172	100.0

^{1/} Different sampling rate; see footnote 1, table 3.

^{2/} One respondent did not report type of exterior walls.

group occupied dwellings with four to five rooms. A higher proportion of white households than black households occupied dwellings with six to seven rooms. But about the same proportion of whites and blacks occupied houses with more than eight rooms.

Table 15.--Number and percentage of rural dwellings occupied by white and black households, number of rooms in dwelling, 10-county area, south-central Tennessee, 1968

Number of rooms	White-occupied dwellings		Black-occupied dwellings ^{1/}	
	Number	Percent	Number	Percent
Three rooms or less.....	35	4.9	22	13.1
Four to five rooms.....	375	52.5	97	57.8
Six to seven rooms.....	247	34.5	37	22.0
Eight rooms or more.....	58	8.1	12	7.1
Total.....	<u>2/</u> 715	100.0	<u>3/</u> 168	100.0

^{1/} Different sampling rate; see footnote 1, table 3.

^{2/} Two respondents did not report number of rooms.

^{3/} Five respondents did not report number of rooms.

There were very few small dwellings in the area. Homes with three rooms or less were occupied by about 5 percent of the white families and 13 percent of the black families.

Only about 15 percent of the households lived in dwellings with a basement and only one-fifth of the dwellings had a garage. No significant

difference existed between the proportions of white and black households who lived in a dwelling with a basement and/or a garage.

Heating and Cooling Systems

Adequacy of a given heating system varies with the size and type of structure. How uniformly the home is heated may be more closely related to the wants of the occupants than to the type of system. In this area, there was a marked difference in the type of heating system used by the black and white households. About 76 percent of the blacks used wood or coal stoves compared with 52 percent of the whites (table 16). Also, a higher proportion of white than of black households had central heating, gas or electric wall units, and gas circulating heaters. Tenure did not appreciably alter these relationships.

The use of an airconditioning system, either central or window units, has become more prevalent in the Nation in recent years. In the study area, approximately 13 percent of the dwellings had airconditioning. About 6 percent of the black and 14 percent of the white households occupied dwellings with airconditioning.

Plumbing Facilities

A significantly higher proportion of black households (75 percent) than white households (40 percent) occupied dwellings with incomplete plumbing (table 17). With respect to ownership, over two-thirds of the blacks and over one-third of the whites owned houses with incomplete plumbing. Of the renters, 6 in 10 of the white and 9 in 10 of the black households rented housing with incomplete plumbing. Even though a higher proportion of black than white households occupied dwellings which had incomplete plumbing, the lack of complete plumbing for both races was highly prevalent, especially for the renters.

Source of Water

An adequate, safe water supply is essential for quality housing. About 46 percent of the respondents obtained water from a drilled well, while only 8 percent depended on public water systems. Combined, these two sources accounted for about 54 percent of the types of water supply. The remainder of the respondents obtained water from dug wells, springs, cisterns, neighbors, or some other source.

With respect to race, a higher proportion of black households (65 percent) than white households (53 percent) obtained water from either public systems or privately drilled wells (table 18). On the other hand, a higher proportion of white than black households obtained water from dug wells or springs. Hence, black households appear to have a more adequate supply of water than white households.

Sewage Systems

The way in which sewage is treated has a direct bearing on the chance for spread of disease. In this category there was a marked difference by race. For the white households, 6 in 10 had a septic tank or cesspool as a means for

Table 16.--Number and percentage of rural dwellings occupied by white and black households, by tenure and by type of heating unit in dwelling, 10-county area, south-central Tennessee, 1968

Tenure and type of heating unit	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
All units:				
Central heating system.....	88	12.3	13	7.5
Built in electric or gas wall units.....	125	17.5	15	8.7
Gas circulating heater.....	123	17.2	9	5.2
Wood or coal stove.....	372	51.9	132	76.3
Other.....	8	1.1	4	2.3
Total.....	<u>2/</u> 716	100.0	173	100.0
Owned:				
Central heating system.....	75	14.0	13	10.8
Built in electric or gas wall units.....	105	19.6	13	10.8
Gas circulating heater.....	98	18.3	6	5.0
Wood or coal stove.....	253	47.2	84	70.1
Other.....	5	0.9	4	3.3
Total.....	536	100.0	120	100.0
Rented:				
Central heating system.....	13	7.2	0	--
Built in electric or gas wall units.....	20	11.1	2	3.8
Gas circulating heater.....	25	13.9	3	5.7
Wood or coal stove.....	119	66.1	48	90.5
Other.....	3	1.7	0	--
Total.....	180	100.0	53	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ One respondent did not report tenure.

Table 17.--Number and percentage of rural dwellings occupied by white and black households by tenure and adequacy of plumbing, 10-county area, south-central Tennessee, 1968

Tenure and adequacy of plumbing	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	Number	Percent	Number	Percent
All housing:				
Complete plumbing <u>2/</u> ...	433	60.5	44	25.4
Lacked complete plumbing <u>3/</u>	283	39.5	129	74.6
Total.....	<u>4/</u> 716	100.0	173	100.0
Owned housing:				
Complete plumbing <u>2/</u> ...	355	66.2	39	32.5
Lacked complete plumbing <u>3/</u>	181	33.8	81	67.5
Total.....	536	100.0	120	100.0
Rented housing:				
Complete plumbing <u>2/</u> ...	78	43.3	5	9.4
Lacked complete plumbing <u>3/</u>	102	56.7	48	90.6
Total.....	180	100.0	53	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ Hot and cold running water, a flush toilet, and a bathroom.

3/ Lacking one or more of the plumbing items listed in complete plumbing.

4/ One respondent did not report tenure.

Table 18.--Number and percentage of rural dwellings occupied by white and black households, by source of water, 10-county area, south-central Tennessee, 1968

Source of water	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	Number	Percent	Number	Percent
Public system.....	49	6.8	49	28.5
Private drilled well....	333	46.5	63	36.6
Private dug well.....	169	23.6	30	17.4
Spring.....	132	18.4	13	7.6
Cistern.....	19	2.7	4	2.3
Neighbors.....	10	1.4	13	7.6
Other.....	4	.6	0	.0
Total.....	<u>2/</u> 716	100.0	<u>3/</u> 172	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ One respondent did not report source of water.

3/ One respondent did not report source of water.

disposing of sewage; but only 3 in 10 black households had these facilities (table 19). On the other hand, about two-thirds of the blacks and one-third of the white households used an outside privy or some other type of sewage disposal. Very few of the rural residents had use of a public system for disposal of sewage.

Adequacy of Plumbing

Age of structure -- If complete plumbing is currently a desired attribute in a home, then newer homes should have it whereas older homes may not. Surprisingly, about 16 percent of the homes built from 1960 to 1968 and one-third of the homes built from 1950 to 1959 lacked complete plumbing. But about one-half of the homes built before 1950 had complete plumbing by 1968.

A higher proportion of white than black households occupied dwellings with complete plumbing for each of the three time periods (table 20).

But the difference was narrowing. For homes built in 1960-68, 65 percent of the blacks had homes with complete plumbing compared with 85 percent of the whites. For homes built prior to 1950, 54 percent of the whites occupied homes with complete plumbing compared with 15 percent of the blacks.

Number of rooms in dwelling -- If the number of homes with complete plumbing decreased as the size of dwelling increased, this might indicate a greater need for space than for complete plumbing. If the reverse were true, then plumbing might hold a preference.

In the study area, as the number of rooms in the dwelling increased, the percentage of homes with complete plumbing increased (table 21). This was true for white as well as black dwellings. For the small homes (less than three rooms), 8 out of 10 white dwellings lacked complete plumbing compared with 9 out of 10 dwellings of this size occupied by blacks. But, for dwellings with more than eight rooms, 7 out of 8 dwellings occupied by whites and 6 out of 10 dwellings occupied by black families had complete plumbing.

Table 19.--Number and percentage of rural dwellings occupied by white and black households, by type of sewage disposal facilities, 10-county area, south-central Tennessee, 1968

Type of sewage disposal facility	White-occupied dwellings		Black-occupied dwellings	
	Number	Percent	Number	Percent
Public system.....	4	.6	15	8.9
Septic tank or cesspool....	444	62.0	44	26.0
Outside privy and other....	268	37.4	110	65.1
Total.....	716	100.0	3/ 169	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ One respondent did not report type of sewage disposal facility.

3/ Four respondents did not report type of sewage disposal facility.

Table 20.--Number and percentage of rural dwellings occupied by white and black households, by year built and adequacy of plumbing, 10-county area, south-central Tennessee, 1968

Year built and adequacy of plumbing	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	Number <u>2/</u>	Percent	Number <u>3/</u>	Percent
1960-68:				
Complete plumbing <u>4/</u> ..	98	85.2	13	65.0
Lacked complete plumbing <u>5/</u>	17	14.8	7	35.0
Total.....	115	100.0	20	100.0
1950-59:				
Complete plumbing <u>4/</u> ..	63	70.0	12	44.4
Lacked complete plumbing <u>5/</u>	27	30.0	15	55.6
Total.....	90	100.0	27	100.0
Prior to 1950:				
Complete plumbing <u>4/</u> ..	268	53.9	19	15.2
Lacked complete plumbing <u>5/</u>	229	46.1	106	84.8
Total.....	497	100.0	125	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ Fifteen respondents did not report year house was built.

3/ One respondent did not report year house was built.

4/ Hot and cold running water, a flush toilet, and a bathroom.

5/ Lacking one or more of the plumbing items listed under complete plumbing.

Table 21.--Number and percentage of rural dwellings occupied by white and black households, by number of rooms and adequacy of plumbing, 10-county area, south-central Tennessee, 1968

Number of rooms and adequacy of plumbing	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	Number <u>2/</u>	Percent	Number <u>3/</u>	Percent
Three rooms or less:				
Complete plumbing <u>4/</u> ...	8	22.9	2	9.1
Lacked complete plumbing <u>5/</u>	27	77.1	20	90.9
Total.....	35	100.0	22	100.0
Four to five rooms:				
Complete plumbing <u>4/</u> ...	197	52.5	23	23.7
Lacked complete plumbing <u>5/</u>	178	47.5	74	76.3
Total.....	375	100.0	97	100.0
Six to seven rooms:				
Complete plumbing <u>4/</u> ...	175	70.9	12	32.4
Lacked complete plumbing <u>5/</u>	72	29.1	25	67.6
Total.....	247	100.0	37	100.0
Eight rooms or more:				
Complete plumbing <u>4/</u> ...	49	84.5	7	58.3
Lacked complete plumbing <u>5/</u>	9	15.5	5	41.7
Total.....	58	100.0	12	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ Two respondents did not report number of rooms.

3/ Five respondents did not report number of rooms.

4/ Hot and cold running water, a flush toilet, and a bathroom.

5/ Lacking one or more of the plumbing items listed under complete plumbing.

For the most common size of dwelling in the area (four to five rooms), about one-half of the dwellings occupied by whites and seven-tenths of the dwellings occupied by blacks lacked complete plumbing.

Household income -- As noted previously, two-thirds of the occupants of rural substandard housing had incomes below \$3,000 in 1960. ^{9/} In the study area, about 60 percent of those living in substandard housing had incomes below \$3,000. The percentage lacking complete plumbing decreased about 10 percent for each \$1,000 increase in income up to \$5,000. At \$5,000 income levels, however, about 19 percent of the dwellings occupied lacked complete plumbing.

A higher percentage of black than white households occupied dwellings with incomplete plumbing for each net household income class (table 22). Even at incomes of over \$5,000, blacks still occupied a greater proportion of incompletely plumbed homes (56 percent compared with 17 percent). Why this difference existed at higher income levels was not ascertained in this study.

HOME IMPROVEMENTS

When we talk about improving housing, we commonly think in terms of new housing, rather than remodeling the old. In fact, the National Housing Goals for 1978 called for 24.5 million new units and 3.7 million "rehab." ^{10/} But the role of rehabs has been greater than that. From 1960 to 1966, more than four times as many homes were repaired as were built in rural areas. ^{11/}

Improvements Made

To obtain an indication of the amount and type of housing improvement work done in this area, owner-occupants were asked what types of improvements, if any, they had made the previous year. Only owners were asked because it was assumed they would have a more reliable record of repairs than would renters. The results showed that 30 percent of the owners made some improvements or repairs to their homes in 1967 (table 23). The number of homes having this work done was 15 times larger than the number of homes built that year.

A slightly higher proportion of black owners (37 percent) than white owners (30 percent) reported that they made either major or minor improvements.

For those owners that made repairs, about one-half reported major repairs (table 24). Whites reported they made major repairs more often than blacks (50 percent compared with 40 percent). The minor improvement reported most often, however, was painting either the outside or inside of the dwelling. For some people, this may be considered a major improvement.

^{9/} Bird, Ronald, and others; see footnote 5.

^{10/} First Annual Report on National Housing Goals, Pursuant to provisions of the Housing and Urban Development Act of 1968, Message from the President of the United States, House Doc. No. 91-93, Jan. 1969, p. 15.

^{11/} Bird, Ronald and others; see footnote 5.

Table 22.--Number and percentage of rural dwellings occupied by white and black households, by net household income classes and adequacy of plumbing, 10-county area, south-central Tennessee, 1968

Net household income <u>1/</u> and adequacy of plumbing	White-occupied dwellings		Black-occupied dwellings <u>2/</u>	
	Number <u>3/</u>	Percent	Number <u>4/</u>	Percent
Less than \$2,000:				
Complete plumbing <u>5/</u> ...	74	37.9	12	17.4
Lacking complete plumbing <u>6/</u>	121	62.1	57	82.6
Total.....	195	100.0	69	100.0
\$2,000 to \$2,999:..				
Complete plumbing <u>5/</u> ...	50	52.1	8	24.2
Lacking complete plumbing <u>6/</u>	46	47.9	25	75.8
Total.....	96	100.0	33	100.0
\$3,000 to \$4,999:				
Complete plumbing <u>5/</u> ...	137	61.9	11	26.2
Lacking complete plumbing <u>6/</u>	84	38.1	31	73.8
Total.....	221	100.0	42	100.0
\$5,000 and over:				
Complete plumbing <u>5/</u> ...	158	83.2	12	44.4
Lacking complete plumbing <u>6/</u>	32	16.8	15	55.6
Total.....	190	100.0	27	100.0

1/ Net household income is net cash income from all sources to household members in 1967.

2/ Different sampling rate; see footnote 1, table 3.

3/ Fifteen respondents did not report income and adequacy of plumbing.

4/ Two respondents did not report income and adequacy of plumbing.

5/ Hot and cold running water, a flush toilet, and a bathroom.

6/ Lacking one or more of the plumbing items listed under complete plumbing.

Table 23.--Number and percentage of owned rural dwellings occupied by white and black households by whether owner made housing improvements last year, 10-county area, south-central Tennessee, 1968

Made improvements to house last year	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	Number	Percent	Number	Percent
No.....	373	69.6	75	63.0
Yes.....	163	30.4	44	37.0
Total.....	536	100.0	<u>2/119</u>	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ One respondent did not report whether owner made improvements last year.

Table 24.--Number and percentage of owned rural dwellings occupied by white and black households, by type of housing improvement owner made last year, 10-county area, south-central Tennessee, 1968

Type of improvement made last year	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	Number	Percent	Number	Percent
Major improvements.....	105	50.2	19	39.6
Remodel kitchen.....	28	13.4	4	8.3
Add bathroom.....	17	8.1	3	6.2
Install water system....	4	1.9	1	2.1
Add bedroom.....	25	12.0	7	14.6
Repair roof.....	28	13.4	4	8.3
Install new furnace.....	3	1.4	--	--
Minor improvements				
(paints and other				
improvements).....	104	49.8	29	60.4
Total.....	<u>2/209</u>	100.0	<u>2/48</u>	100.0

1/ Different sampling rate; see footnote 1, table 3.

2/ Some owners made several types of improvements last year so total does not agree with table 23.

The major improvement reported most often was remodeling the kitchen. This was followed in frequency reported by repair of the roof and addition of a bedroom. Minor racial differences did exist; blacks added a bedroom more often whereas whites remodeled the kitchen.

Addition of a new furnace was mentioned by surprisingly few owners. Although more than 50 percent of the homes were heated by coal or wood stoves, the addition of a new furnace was reported by only 1 percent of those making repairs. Apparently, heating improvements rated a very low priority in housing remodeling in this area.

As noted previously, the standard-substandard quality rating is mainly a plumbing adequacy rating for housing in rural areas. How much of the change in quality as indicated by this rating can be attributed to the building of new homes with complete plumbing and how much is attributable to the addition of plumbing to the older homes?

In this area, the number of older homes to which plumbing was added was about the same each year as the number of new homes built with complete plumbing. However, plumbing and bathrooms were added to only about one-tenth of the homes. If this same proportion is true nationally, then the standard-substandard quality rating would indicate only about one-tenth of the change in quality that might be occurring.

The major finding in this study, however, was that black owners were improving their housing through repair work just about as often as were white owners. These repairs were being made even though their incomes were about 20 percent lower.

Improvements Needed

As noted previously, about one-third of the homes in the area in 1968 would be rated as substandard and many others would need additional improvements. Each respondent was asked if he thought his present home needed major repairs, replacements, or additions. More than 52 percent said yes.

Of the owned dwellings, over one-half of the respondents indicated improvements were needed (table 25). A higher proportion of black owners (73 percent) than white owners (51 percent) answered yes to the improvement question.

Similar results were recorded for occupants of rented homes. Again, a higher proportion of blacks (62 percent) than whites (55 percent) answered yes.

Although recognition of the problem does not necessarily mean the problem will be resolved, the first step in improvement is recognizing improvement is needed. In this regard, the black population displayed as great an awareness as the white population. And based on the type of repairs made in 1967, it appears the blacks were just as conscientious in trying to make these improvements as the whites.

Table 25.--Number and percentage of rural dwellings occupied by white and black households by tenure and by whether occupants believe dwelling needs major repair, 10-county area, south-central Tennessee, 1968

Tenure and whether repairs are needed	White-occupied dwellings <u>1/</u>		Black-occupied dwellings <u>2/</u>	
	Number	Percent	Number	Percent
Owned.....				
Yes.....	275	51.3	87	72.5
No.....	261	49.7	33	28.5
Total.....	536	100.0	120	100.0
Rented.....				
Yes.....	99	55.0	33	62.3
No.....	81	45.0	20	37.7
Total.....	180	100.0	53	100.0

1/ One respondent did not indicate tenure.

2/ Different sampling rate; see footnote 1, table 3.

CONCLUSIONS

Findings indicate that, in general, housing in this area is adequate in regard to such items as space, heating, and structural condition. Repairs and housing improvements are being made. Ownership is increasing quite rapidly. Racial differences with respect to these categories are minor. But, in terms of adequacy of plumbing, the situation is bad. This area has about twice as many dwellings lacking complete plumbing as exist on the average in rural America. About 40 percent of the whites and 75 percent of the blacks lived in dwellings lacking complete plumbing in 1968.

One of the reasons this condition continues to exist may be inadequate family incomes. In 1967, more than 40 percent of the whites and about 60 percent of the blacks had incomes below \$3,000. Yet most of the able-bodied were employed.

The accessibility of public water systems for most rural homes in the area is limited. But, even where the systems exist, they have not led to the addition of complete plumbing to all homes.

These facts suggest that many poor families need financial help to get complete water facilities into their existing homes. In the long run, increasing family incomes would help. But, in the short run, it appears that easier credit terms for the explicit purpose of adding plumbing facilities would get more immediate results. Private lenders as well as Government lending agencies should be encouraged to expand their activities for these types of loans.

Appendix table 1.--Percentage distribution of white and black persons in labor force by selected types of employment, 10-county area, south-central Tennessee, 1960

Item	Total		White		Black	
	Male	Female	Male	Female	Male	Female
	-Number-					
Pop. 14 years and over...	76,861	82,393	69,238	73,695	7,623	8,698
Labor force.....	57,235	25,574	51,914	21,881	5,321	3,693
	-Percent-					
Employed.....	95.3	94.8	95.3	94.6	94.9	6.6
Agriculture.....	23.1	3.8	22.7	4.1	27.3	1.8
Manufacturing.....	24.8	30.5	25.8	34.7	14.7	5.6
Personal Service.....	1.8	16.9	1.1	9.1	8.8	63.1
Other.....	45.6	43.6	45.7	46.7	44.1	26.1
Unemployed.....	4.7	5.2	4.7	5.4	5.1	3.4
Total.....	100.0	100.0	100.0	100.0	100.0	100.0

Source: 1960 Census of Population.

Appendix table 2.--Income distribution of white and black families, 10-county area, south-central Tennessee, 1960

Income class	:	:	White	:	Black
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1/ The median income of the rural population was \$2,880 in 1960.

Source: 1960 Census of Population.



Appendix table 3.--Number and percentage of rural dwellings occupied by white and black households by location of dwelling and year home was built, 10-county area, south-central Tennessee, 1968

Location of dwelling: and year built	White-occupied dwellings		Black-occupied dwellings <u>1/</u>	
	Number	Percent	Number	Percent
All rural:				
Total respondents..	<u>2/</u> 703	100.0	<u>3/</u> 172	100.0
1960-68.....	115	16.4	20	11.6
1950-59.....	90	12.8	27	15.7
Before 1950.....	498	70.8	125	72.7
Rural nonfarm:				
Total respondents..	475	100.0	144	100.0
1960-68.....	94	19.8	17	11.8
1950-59.....	70	14.7	26	18.1
Before 1950.....	311	65.5	101	70.1
Rural farm:				
Total respondents..	228	100.0	28	100.0
1960-68.....	21	9.2	3	10.7
1950-59.....	20	8.8	1	3.6
Before 1950.....	187	82.0	24	85.7

1/ Different sampling rate; see footnote 1, table 3.
2/ Fourteen respondents did not report age of house.
3/ One respondent did not report age of house.